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***Non-Resident Individual Account  
Opening Form***

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# Non-Resident Individual Account Opening Form



## Product choice

Account :  NRE  NRO  
 Savings Account Type :  Savings Plus  Savings Power Plus  DBS Treasures  Others \_\_\_\_\_  
 Term Deposit :  NRE  NRO  FCNR  
 Branch Name : \_\_\_\_\_ Branch Code \_\_\_\_\_  
 Date of submission :

## CUSTOMER INFORMATION (1st Applicant/Minor)

Salutation :  Mr  Mrs  Ms  Dr  Prof  
 \*Name : \_\_\_\_\_  
First Name Middle Name Surname  
 \*Nationality : \_\_\_\_\_ \*Date of Birth       Gender  M  F  
 \* Mother's Maiden Name : \_\_\_\_\_  
 Marital Status :  Single  Married  Others (Please specify) \_\_\_\_\_  
 \*Contact Details : \*Mobile: Country code \_\_\_\_\_  
 \*E-mail \_\_\_\_\_  
 Country code \_\_\_\_\_ Area code \_\_\_\_\_ Residence \_\_\_\_\_  
 Office \_\_\_\_\_ Fax No. \_\_\_\_\_  
 \*Overseas residential address: \_\_\_\_\_  
(If P.O. Box address, please refer checklist)  
 Landmark \_\_\_\_\_ City \_\_\_\_\_ Pin code \_\_\_\_\_  
 State \_\_\_\_\_ Country \_\_\_\_\_  
 Overseas office address : \_\_\_\_\_  
(If P.O. Box address, please refer checklist)  
 Landmark \_\_\_\_\_ City \_\_\_\_\_ Pin code \_\_\_\_\_  
 State \_\_\_\_\_ Country \_\_\_\_\_  
 Permanent Address : \_\_\_\_\_  
 Landmark \_\_\_\_\_ City \_\_\_\_\_ Pin code \_\_\_\_\_  
 State \_\_\_\_\_ Country \_\_\_\_\_  
 Mailing address :  Overseas residence  Overseas office  Permanent  
 \*Are you an Income Tax Assessee :  Yes, please provide your PAN No \_\_\_\_\_  No (Please fill in Form 60)  
 Passport Details : Date of Issue \_\_\_\_\_ Expiry Date \_\_\_\_\_ Number \_\_\_\_\_ Place of Issue \_\_\_\_\_  
 \*Education :  Under graduate  Graduate  Post Graduate  Others (Please specify) \_\_\_\_\_  
 \*Profession / Employment :  Business  Professional  Salaried  Student  Others (Please specify) \_\_\_\_\_  
 \*Profession Details :  CA  Doctor  Lawyer  Others (Please specify) \_\_\_\_\_  
 \*Name of employer : \_\_\_\_\_  
 \*Line of business / Industry : \_\_\_\_\_  
 \*Income p.a. :  Upto Rs 10,00,000  < Rs 10,00,000 to Rs 25,00,000  > Rs 25,00,000  
 \*Source of funds :  Salary  Business  Inheritance  Savings  Others (Please specify) \_\_\_\_\_  
 Existing DBS account : \_\_\_\_\_ CIF \_\_\_\_\_  
 \*Purpose and Reason for opening the account :  Savings  Investments  Family Maintenance  Others (Please specify) \_\_\_\_\_

## 2nd Applicant / Guardian Details (If the Applicant is a Minor)

Relationship with the 1st holder :  Parent  In Law (s)  Spouse  Child  Sibling  Others (Please specify) \_\_\_\_\_  
 Salutation :  Mr  Mrs  Ms  Dr  Prof  
 \*Name : \_\_\_\_\_  
First Name Middle Name Surname  
 \*Nationality : \_\_\_\_\_ \*Date of Birth       Gender  M  F  
 \*Mother's Maiden Name : \_\_\_\_\_  
 Marital Status :  Single  Married  Others (Please specify) \_\_\_\_\_  
 \*Contact Details : \*Mobile: Country code \_\_\_\_\_  
 \*E-mail \_\_\_\_\_  
(It is mandatory to provide your contact details however if it is the same as in 1st applicant please tick here)  
 Country code \_\_\_\_\_ Area code \_\_\_\_\_ Residence \_\_\_\_\_

Office  Fax No.

\*Overseas residential address:   
*(If P.O. Box address, please refer checklist)*

Landmark  City  Pin code   
State  Country

Overseas office address :   
*(If P.O. Box address, please refer checklist)*

Landmark  City  Pin code   
State  Country

Permanent Address :

Landmark  City  Pin code   
State  Country

Mailing address :  Overseas residence  Overseas office  Permanent

\*Are you an Income Tax Assessee :  Yes, please provide your PAN No   No *(Please fill in Form 60)*

Passport Details : Date of Issue \_\_\_\_\_ Expiry Date \_\_\_\_\_ Number \_\_\_\_\_ Place of Issue \_\_\_\_\_

\*Education :  Under graduate  Graduate  Post Graduate  Others *(Please specify)* \_\_\_\_\_

\*Profession / Employment :  Business  Professional  Salaried  Student  Others *(Please specify)* \_\_\_\_\_

\*Profession Details :  CA  Doctor  Lawyer  Others *(Please specify)* \_\_\_\_\_

\*Name of employer :

\*Line of business / Industry :

\*Income p.a. :  Upto Rs 10,00,000  < Rs 10,00,000 to Rs 25,00,000  > Rs 25,00,000

\*Source of funds :  Salary  Business  Inheritance  Savings  Others *(Please specify)* \_\_\_\_\_

Existing DBS account :  CIF

\* Purpose and Reason for opening the account :  Savings  Investments  Family Maintenance  Others *(Please specify)* \_\_\_\_\_

### Mode of Operation

Single  Jointly *(ATM/Debit card will not be issued)*  Either or Survivor  Anyone or Survivor  Others *(Please specify)* \_\_\_\_\_

E-mail statement :  I am agreeable to receiving electronic statements on request only

### Customer Benefits\*

**ATM/Debit Card**  NRE  NRO\* *(\*can be used only in India)*  Existing DBS Bank International Debit Card

Application For A New DBS Bank International Debit Card

Please tick your choice (Name to fit, not more than 20 characters including blank space)

1st Appl.

2nd Appl.

**iBanking**

1st Appl.  Yes, I would like to apply for iBanking  No

2nd Appl.  Yes, I would like to apply for iBanking  No

If you already have a DBS international Debit Card please give the card number to which the Savings account that you now wish to open is to be linked

DBS Bank International Debit Card Number

1st Appl.

2nd Appl.

### Fixed Deposit

Type of deposit :  Ordinary *(quarterly payment)*  Cumulative

Currency :  INR  USD  GBP  JPY  EURO  AUD  CAD  Others \_\_\_\_\_

Payment by :  Foreign Currency  Draft / Cheque  Telegraphic Transfer

Currency / Amount \_\_\_\_\_ Amount in words \_\_\_\_\_

Cheque Details : Cheque No  Dated  Drawn on \_\_\_\_\_

Debit to A/c :

Term deposit tenure :  Year  Days  Months @ \_\_\_\_\_ %

*Interest will be compounded only if the Fixed Deposit is placed for 6 months or above*

Number of receipts :  Single receipt  \_\_\_\_\_ receipts of INR \_\_\_\_\_ *(min of INR 10,000)*

Interest payment :  Credit A/c No \_\_\_\_\_  Issue a P/O

Maturity instructions :  Auto renew principal and interest for same period

Renew principal and interest for \_\_\_\_\_ days until further notice

Renew principal for \_\_\_\_\_ days / months / years and pay interest to A/c No \_\_\_\_\_ or  by PO

Repay principal and interest to A/c No \_\_\_\_\_ or  by PO

Please note all cheques should be crossed and in favor of DBS Bank Ltd Fixed Deposit / Savings A/c (Your Name).

### Name Mismatch Declaration - 1st Applicant

This is to confirm that my name on application form differs from that of the name appearing on my passport / PAN card / other \_\_\_\_\_ (Specify document type) supporting document available with me. In view of the above, you are requested to open the account in the name of \_\_\_\_\_ as being my valid name and accept the same for all future correspondence and banking transactions.

I undertake to indemnify the Bank for any loss or damages that it may incur on account of permitting me in having different signatures / name for having transactions at my bank account maintained with your Bank.

1st Applicant Name & Signature \_\_\_\_\_

Authorized by name \_\_\_\_\_ sign \_\_\_\_\_ Date : 

D	D	M	M	Y	Y
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### Name Mismatch Declaration - 2nd Applicant

This is to confirm that my name on application form differs from that of the name appearing on my passport / PAN card / other \_\_\_\_\_ (Specify document type) supporting document available with me. In view of the above, you are requested to open the account in the name of \_\_\_\_\_ as being my valid name and accept the same for all future correspondence and banking transactions.

I undertake to indemnify the Bank for any loss or damages that it may incur on account of permitting me in having different signatures / name for having transactions at my bank account maintained with your Bank.

2nd Applicant Name & Signature \_\_\_\_\_

Authorized by name \_\_\_\_\_ sign \_\_\_\_\_ Date : 

D	D	M	M	Y	Y
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### Customer Declaration

I/We wish to open the above stated account and declare that I/we have read the terms and conditions available on the Bank's website and which is also available at the Bank's branch. I/We further agree to abide by the terms and conditions governing Accounts and the respective services linked to my/our Account which have been furnished to me/us and available on the Bank's website.

I/We undertake to strictly operate and use the account and said banking facilities in accordance with exchange control regulations as laid down by Reserve Bank of India (RBI) or any other authority from time to time. In the event of any failure on our part to comply with all or any of the guidelines/rule/law laid down by RBI, the bank, Government of India, or any other duly constituted body or authority, we agree to forfeit all rights to the account and the said banking facilities and further agree to be debarred from holding/operating and using the account and / or the said banking facilities. In the event of any default or breach committed by me/us of any of the aforesaid provision, guidelines, rules, indemnity, terms and conditions, or any law or statute, I/We shall indemnify the bank for any loss or damage that may be caused to it. The bank may adopt such action as it deems fit on the happening of such event.

I/We hereby expressly authorise the bank to disclose at any time and for any purpose any information whatsoever relating to my / our particulars, account, deposit, transactions or dealings with the bank to any court of competent jurisdiction, quasi judiciary authority, law enforcement agency, relevant wing of state government, RBI, Income tax authorities, statutory authorities, financial institutions, credit beaureaus / agents / vendors or any company which is an affiliate or associate or subsidiary or group company of the bank. I/We hereby indemnify and shall keep the bank indemnified from time to time and at all times against all and any act/actions, claims, proceedings, cost, charges, losses (direct or consequential) and expenses which the bank may suffer or incur or be put to for any reason whatsoever by reason of the bank having acted on the fax, message sent by me / us. If this account is opened, I/We accept and agree to be bound by the said terms and conditions. I/We understand and agree that the deposit shall be payable only at the branch in India where the deposit is placed and agree that no branch or office including the head office of DBS Bank Ltd outside India shall be liable for the deposit.

These deposits and their payments are governed by the law in effect from time to time in India and are payable at the branch of the DBS Bank Ltd in India where the deposits were made. The branch has the discretion to allow withdrawal at any other branch in India. I/We agree that at our request DBS Bank Ltd (DBS) shall send me/us the monthly / quarterly statement(s) of accounts via e-mail, to the e-mail address specified by me / us. I/We understand that Internet transmission lines are not encrypted and that e-mail is not a secure means of transmission. I/We acknowledge the risk of possible unauthorised alteration of data and / or unauthorised usage thereof to whatsoever purposes. I/We agree to exempt DBS from any and all responsibility / liability arising from such misuse and agree not to hold the DBS responsible for any such misuse and further agree to hold DBS free and harmless from all losses, costs, damages, expenses that may be suffered by me / us due to any errors, delays or problems in transmission or unauthorised / illegal interception, alteration, manipulation of electronic data or otherwise caused by using e-mail as a means of transmission.

I/We hereby declare that I am / We are Non Resident Indian(s) of Indian origin. I/We further confirm that myself / ourselves / Parents / Grandparents was / were citizens of India by virtue of constitution of India or citizenship Act 1955 (57 of 1955). I/We understand that the above account will be opened on the basis of the statements / declarations made by me / us and I/We also agree that if any of the statements / declarations made herein is found to be not correct or false in material particulars, you are not bound to pay any interest on any deposit made by me / us and the Bank may close the account immediately without reference to me / us.

I/We hereby declare that all foreign exchange transactions as may be entrusted by us to you or entered into from time to time do not involve and are not designed for the purpose of any contravention or evasion of the provisions of the aforesaid act or of any rule, regulation, notification, direction, or order made thereunder. I/We also hereby agree to undertake to give such information / document that will reasonably satisfy you about the transaction in terms of the above declaration. I/We also understand that if I/We refuse to comply with any such requirement or (make only unsatisfactory compliant therewith) the bank shall refuse in writing to undertake the transaction and shall if it has reason to believe that any contravention / evasion is contemplated by me/us, report the matter to RBI. I/We are the citizens of \_\_\_\_\_ and hereby undertake to inform DBS bank Ltd of any change in my/our domicile status. For the purpose of and in the course of providing services/ certain services, the Bank is / may be required to engage the services of specialised another service providers / agents. I/We confirm and agree that the Bank may furnish any information regarding my / our account / deposits to these service providers / agents. I / We wish to open the above stated account and agree to abide by the terms and conditions governing accounts / deposits and the respective services linked to my / our Account / Deposits which have been furnished to me / us. I / We authorise you to honour all payment instructions signed in accordance with the stated signature requirements. I / We agree not to overdraw my / our account without prior agreement and approval. I / We declare that the above information given herein by me/us is true and correct, which the Bank is entitled to verify directly or through third party agent.

I/We am/are the beneficial owner(s) & ultimately own or have effective control of the above account.

1st Applicant  
  
Signature across  
Photograph

2nd Applicant  
  
Signature across  
Photograph

Signature

Signature

1st Applicant Name

2nd Applicant Name

I had met with the above named applicant in-person and verified his/her identity & photograph and hereby certify that the applicant had signed above in my presence. I understand the consequences of verification done by me.

RM Signature : \_\_\_\_\_ RM Name : \_\_\_\_\_ RM Code : \_\_\_\_\_

### The Person of Indian Origin (PIO) Declaration (If applicable)

I hereby declare that I am a person of Indian origin and I satisfy one of the following conditions (Please pick the choice applicable to you)

- I held an Indian passport in the past  My father / mother / grandfather / grandmother \_\_\_\_\_ (name) is / was a citizen of India by virtue of the Constitution of India or the Citizenship Act, 1955
- I am the Spouse of an Indian citizen  The father / mother / grandfather / grandmother \_\_\_\_\_ (name) of my spouse is / was a citizen of India by virtue of the Constitution of India or the Citizenship Act, 1955

1st Applicant Name & Signature \_\_\_\_\_

2nd Applicant Name & Signature \_\_\_\_\_

Witnessed by \_\_\_\_\_

Yours faithfully,  
Bank official / Solicitor / Notary Public,

### Seafarers Account Opening Declaration (If applicable)

I hereby declare and confirm that I am a Non - Resident Indian and I am presently / was on contract with \_\_\_\_\_  
 \_\_\_\_\_(company) registered in \_\_\_\_\_ (address of the principal). I request you to open a NRE/NRO  
 account in my name on the basis of the submitted documents.

I also confirm that I will inform the Bank, in case I do not renew my contract or choose to go on a new contract or I am unable to proceed on a new contract or in any case in the  
 event that my status of Non - Resident Indian is altered. Accordingly, I will have the Non - Resident accounts opened in my name redesignated to Resident / Resident Foreign  
 Currency (RFC) accounts (as applicable)

Signature \_\_\_\_\_

Date \_\_\_\_\_

### DTAA DECLARATION FORM (where applicable)

To  
 The Operations Manager  
 DBS Bank Ltd

I \_\_\_\_\_ (full name and address)  
 having understood the provisions of the Indian Income – tax Act, 1961, in particular those related to tax residence and the scope of income taxation, declare and confirm that:

1. I am/ will be a non resident within the meaning of Indian Income- tax Act, 1961 for the Financial Year \_\_\_\_\_ (i.e. the period from 1st April 20\_\_\_\_ to 31st March  
 20\_\_\_\_). I am a tax resident of \_\_\_\_\_ within the meaning of the Agreement for Avoidance of Double  
 Taxation between India and \_\_\_\_\_ ("the tax treaty" for short) and therefore, entitled to the benefits of the tax treaty. I am the beneficial owner of the interest to  
 be paid by the bank during the aforesaid year and Article 11 of the tax treaty will govern the Indian income tax liability on such interest. As such, the Indian income tax will be  
 limited to \_\_\_\_\_ % of the gross interest to be paid.
2. I undertake to promptly inform the Bank in writing should there be any changes in the facts/status given above. I also undertake to indemnify the Bank for any tax loss  
 (including but not limited to tax, interest and penalty) suffered by the Bank as a result of either relying on the declaration (either for the whole of the financial year under  
 consideration or for part of the financial year under consideration) or my delay/default in confirming the change, if any, in the facts/status mentioned above. The obligation  
 to indemnify shall survive indefinitely
3. I also undertake to provide fresh tax declaration to the Bank for every financial year, if applicable, latest by 24th March\*. I confirm that my delay or failure to provide such  
 fresh tax declaration will allow the Bank to apply the income tax rate provided in the Indian Income – tax Act, 1961 ignoring the lower rates in the tax treaty. My claim, if any,  
 for refund of excess Indian income tax, if any, will lie directly against the Indian income tax department, Ministry of Finance, Government of India & the Bank will not be liable  
 for the same in any manner.

Yours faithfully,

Signature \_\_\_\_\_

Place \_\_\_\_\_

Indian Income Tax Permanent Account Number (PAN) 

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\* To illustrate, the above tax declaration if applicable for financial year 2008-09 will have to be submitted to the Bank by 24th March 2008.

Important Note: This is NOT available/applicable to individuals who are either "Resident" or "Resident but Not Ordinarily Resident" in India, as defined under  
 the Indian Income- tax Act, 1961.

### NOMINATION FORM DA1

Nomination under Sec45ZA of the Banking Regulation Act ,1949, and Rule 2(1) of the Banking Companies (Nomination) Rules,1985, in respect of bank deposit

^ I wish to assign a Nomination (**fill Section A & Section B below**)     I do not wish to assign a Nomination (**go directly to Section B below**)

Nominee name to be printed on the fixed deposit advise / account statement    Yes  No

#### Section A

I / We \_\_\_\_\_

nominate the following person to whom in the event of my / our / minor's death the amount of deposit in the account, particulars whereof are given below,  
 may be returned by DBS Bank Ltd. \_\_\_\_\_ (Name of the branch where account is held)

Deposit / Account \_\_\_\_\_ Nature of Deposit \_\_\_\_\_ Distinguishing No \_\_\_\_\_

Additional details, if any \_\_\_\_\_

Full name & address of nominee : \_\_\_\_\_

Date of birth \_\_\_\_\_ relationship with the Depositor \_\_\_\_\_

(to be filled in only if the nominee is a minor)

\* As the nominee is a minor on this date, I/We appoint \_\_\_\_\_ (As guardian)

Name, address and age

to receive the amount of the deposit in the A/c on behalf of the nominee in the event of my/our/minor's death during the minority of the nominee

#### Section B

Signature***	Signature***	Signature***	Signature***
1st Applicant Name	2nd Applicant Name	3rd Applicant Name	4th Applicant Name

Witness 1	
Name _____	_____
Address _____	_____
_____	_____
Signature	Date

Witness 2	
Name _____	_____
Address _____	_____
_____	_____
Signature	Date

\* where the deposit is made in the name of a minor the nomination must be signed by a person lawfully entitled to act on behalf of the minor.    \* strike out if not a minor.

\*\*\* Thumb impressions must be attested by two witnesses. No witnesses are required incase of signature. Only one person can be nominated per account.

^ While the nomination facility is optional we recommend you avail of the same.

## Checklist for NRI account opening

1. Original seen and Verified- Photocopies of all proofs submitted should be clear and self attested by applicant(s) in the presence of DBS official who should countersign the document copies after verifying against the original. **OR**  
If not met by DBS Official - Copies of all documents submitted as per above must be attested by an Indian Embassy/Consulate. Attestation must be done on every page with full signature of the attesting official. The name, address, identity reference, stamp of the attesting official must be clearly evident. In case of FATF countries, attestation from Notary Public may be accepted.
2. Complete all fields of the account opening form in block/capital letters and countersign any corrections/overwriting on the form. Please ensure that you strike out all the blanks sections of the form prior to submission. Corrections on the form with white ink are not permitted.
3. Passport size photograph for each applicant pasted on the form and signed across by the applicant.
4. Self attested photocopy of your current passport where your name, date of birth, date & place of issue, expiry date, photograph, other personal details and signature appear. Also include the latest date of arrival in India (if applicable)
5. Self attested photocopy of valid work permit /employment visa (in case of expired visa, duly acknowledged petitions made to the visa authorities will be accepted as a valid document). Translated copy in English incase the work permit /employment visa is in the foreign language.
6. Proof of India origin if any (e.g PIO Card , OCI Card) in case of foreign passport holders.
7. Self attested photocopy of Pan Card to be submitted for each applicant. In absence of Pan card a form 60 to be submitted by each applicant.
8. Letter from university abroad (in case of NRI students).
9. Cheque copy is not required along with the bank statement.
10. All Non resident customers to be classified as High Risk customers.

### Latest Overseas Address Proof (Any one not more than three months old) :

- a. Self attested photocopy of Utility Bill for eg Electricity Bill/ Water Bill /Gas Bill/Telephone Bill / Mobile Bill ..etc
- b. Self attested photocopy of government or semi government issued bill
- c. Self attested photocopy of Bank statement / credit card statement
- d. Self attested photocopy of Tenancy agreement for residence within the last 3 months
- e. Letter from your existing banker confirming your overseas residential address and that your period of relationship with the bank is more then 6 months old. (Subject to Bank's satisfaction)
- f. Original letter from the employer confirming overseas address can be accepted if the employer has borrowing relationship with DBS or public listed company in FATF country.

### Latest P.O. Box Address Proof (Only for Middle East Countries) :

The P O Box address is acceptable as communication address along with latest document supporting both communication and residential address. The residential address proof submitted by the client should mention the street name / Building name as on any of the below document:

- a. Self attested utility bill (telephone/electricity bill)
- b. Self attested lease/license rental agreement
- c. An employer's confirmation and the employment contract (if house is in the employer's name) along with a undertaking to inform the bank in event of change in residential address .
- d. Self attested statement of an account with another bank/credit card company (including latest statement) in the place of domicile
- e. Self attested rent receipt

### ADDITIONAL DOCUMENTS REQUIRED IN CASE YOU ARE A PIO (Person of Indian Origin)

1. Self declaration of the PIO given on page 4 of the account opening and self attested copy of PIO / OCI Card issued by the Ministry of External Affairs **OR**
2. Self declaration of the PIO given on page 4 of the account opening and self attested copy of past Indian passport of self /parent/grand parent

### ADDITIONAL DOCUMENTS REQUIRED FOR SEAFARERS ACCOUNT

- Copy of CDC (Continuous Discharge Certificate)
- Letter form the local agent confirming next date of joining the vessel or current work contract
- Declaration letter given on page 5 of the account opening form

### If you are a permanent employee, then please provide the following:

1. Initial work contract
2. Last wage slip

### If you are a contract employee, then please provide the following:

1. Last work contract
2. Letter from the local agent confirming next date joining vessel or current work contract

### Please note :

- The above documentation is a required for all applicants
- \* Denotes mandatory
- Kindly ensure that photocopies of all proofs submitted are clear and visible. All photocopies should be self attested by the applicant(s).
- Applications received without adequate documentation as mentioned in the checklist may delay processing of the forms.
- This document and the documentation mentioned above may not be applicable for all regions, please write to us on customercareindia@dbs.com for further clarification/ information.

### FOR OFFICE USE ONLY

Relationship Manager (RM) Name: _____ RM Code: _____ RM Sign: _____	Customer Service Manager (CSM) Name: _____ CSM Code: _____ CSM Sign: _____	Account opening authorized by Name : _____ Sign: _____
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### OPERATIONS CHECKLIST

Documents checked:	Documents verified:	Pan verified on IT website:	Date:
CIF created:	CIF verified:	CIF No. 1:	Date:
		CIF No. 2:	
		CIF No. 3:	
Account opened:	Account authorized:	Account No.:	Date:
Conversion Tier ID Created:	Conversion Tier ID Authorized:	Conversion Tier ID:	Date:
Signature scanned:	Signature verified:	Debit Card issued in Finacle: Yes / No	Date:
WMS updated:	WMS verified:	Debit Card issued in CMS: Yes / No	Date:



Customer Care (24x7): **India Helpline (Toll Free) : 1800 209 4555 / 1800 103 9897,**  
**International Helpline : +91-44-66854555 / +91-44-49021150**  
 Email: customercareindia@dbs.com  
 Visit us at: www.dbsbank.in